

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re: Wilks, Raymond W § Case No. 07 B 02958  
Wilks, Dorothy J §  
Debtors §  
§

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

1) The case was filed on 02/21/2007.

2) The plan was confirmed on 07/18/2007.

3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on (NA).

4) The trustee filed action to remedy default by the debtor in performance under the plan on 12/02/2009 and 09/02/2009.

5) The case was dismissed on 12/23/2009.

6) Number of months from filing or conversion to last payment: 31.

7) Number of months case was pending: 36.

8) Total value of assets abandoned by court order: (NA).

9) Total value of assets exempted: \$3,625.00.

10) Amount of unsecured claims discharged without full payment: \$0.

11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$14,300.00

Less amount refunded to debtor \$0

**NET RECEIPTS:**

\$14,300.00

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$2,521.00

Court Costs \$0

Trustee Expenses & Compensation \$861.90

Other \$0

**TOTAL EXPENSES OF ADMINISTRATION:** \$3,382.90

Attorney fees paid and disclosed by debtor \$333.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Ford Motor Credit Corporation	Secured	\$8,000.00	\$0	\$0	\$900.00	\$0
All Credit Lenders	Unsecured	\$1,790.00	NA	NA	\$0	\$0
All Credit Lenders	Unsecured	\$1,000.00	NA	NA	\$0	\$0
Allied Interstate	Unsecured	\$153.00	NA	NA	\$0	\$0
Allied Interstate	Unsecured	\$153.00	NA	NA	\$0	\$0
AmeriCash Loans LLC	Unsecured	\$3,000.00	\$3,464.91	\$3,464.91	\$1,218.78	\$0
AmeriCash Loans LLC	Unsecured	NA	\$1,165.21	\$1,165.21	\$409.82	\$0
AmeriCash Loans LLC	Unsecured	\$4,300.00	\$2,538.47	\$2,538.47	\$892.88	\$0
AmeriCash Loans LLC	Unsecured	NA	\$441.91	\$441.91	\$155.57	\$0
Armor Systems Corporation	Unsecured	\$297.00	NA	NA	\$0	\$0
Armor Systems Corporation	Unsecured	\$297.00	NA	NA	\$0	\$0
Arrow Financial Services	Unsecured	\$0	NA	NA	\$0	\$0
Asset Acceptance	Unsecured	NA	\$149.68	\$149.68	\$52.45	\$0
Cavalry Portfolio Services	Unsecured	\$186.00	NA	NA	\$0	\$0
Cavalry Portfolio Services	Unsecured	\$186.00	NA	NA	\$0	\$0
Check Into Cash	Unsecured	\$1,025.00	\$1,128.34	\$1,128.34	\$393.94	\$0
Check Into Cash	Unsecured	\$600.00	\$438.85	\$438.85	\$153.34	\$0

(Continued)

**Scheduled Creditors:** *(Continued)*

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Check N Go	Unsecured	\$1,600.00	NA	NA	\$0	\$0
Citron	Unsecured	\$0	NA	NA	\$0	\$0
Citron	Unsecured	\$0	NA	NA	\$0	\$0
Consumer Portfolio Services	Unsecured	\$0	NA	NA	\$0	\$0
Diversified Adjustment Service	Unsecured	\$367.00	NA	NA	\$0	\$0
Diversified Adjustment Service	Unsecured	\$367.00	NA	NA	\$0	\$0
First Cash Advance	Unsecured	\$600.00	NA	NA	\$0	\$0
First Financial Credit Union	Unsecured	\$0	NA	NA	\$0	\$0
First National Bank/Save Cre	Unsecured	\$434.00	NA	NA	\$0	\$0
First National Bank/Save Cre	Unsecured	\$434.00	NA	NA	\$0	\$0
Ford Motor Credit Corporation	Unsecured	\$0	\$8,023.95	\$8,023.95	\$2,807.88	\$0
Harvard Collection Services In	Unsecured	\$194.00	NA	NA	\$0	\$0
Harvard Collection Services In	Unsecured	\$194.00	NA	NA	\$0	\$0
Household Bank FSB	Unsecured	\$1,300.00	NA	NA	\$0	\$0
HSBC	Unsecured	\$0	NA	NA	\$0	\$0
HSBC	Unsecured	\$0	NA	NA	\$0	\$0
HSBC Taxpayer Financial Services	Unsecured	\$800.00	NA	NA	\$0	\$0
HSBC Taxpayer Financial Services	Unsecured	\$800.00	NA	NA	\$0	\$0
Illinois Collection Service	Unsecured	\$710.00	NA	NA	\$0	\$0
Illinois Collection Service	Unsecured	\$710.00	NA	NA	\$0	\$0
Illinois Collection Service	Unsecured	\$78.00	NA	NA	\$0	\$0
Illinois Collection Service	Unsecured	\$78.00	NA	NA	\$0	\$0
Illinois Collection Service	Unsecured	\$56.00	NA	NA	\$0	\$0
Illinois Collection Service	Unsecured	\$309.00	NA	NA	\$0	\$0
Illinois Collection Service	Unsecured	\$70.00	NA	NA	\$0	\$0
Illinois Collection Service	Unsecured	\$309.00	NA	NA	\$0	\$0
Illinois Collection Service	Unsecured	\$56.00	NA	NA	\$0	\$0
Illinois Collection Service	Unsecured	\$70.00	NA	NA	\$0	\$0
Illinois Collection Service	Unsecured	\$135.00	NA	NA	\$0	\$0
Illinois Collection Service	Unsecured	\$135.00	NA	NA	\$0	\$0
Illinois Lending Corporation	Unsecured	NA	\$1,547.73	\$1,547.73	\$540.35	\$0
Illinois Lending Corporation	Unsecured	NA	\$2,030.68	\$2,030.68	\$708.93	\$0
Illinois Lending Corporation	Unsecured	NA	\$450.29	\$450.29	\$157.31	\$0
Instant Cash Advance	Unsecured	\$700.00	NA	NA	\$0	\$0
Jefferson Capital	Unsecured	NA	\$447.31	\$447.31	\$156.27	\$0
Mastercard	Unsecured	\$0	NA	NA	\$0	\$0
Merchants Credit Guide	Unsecured	\$400.00	NA	NA	\$0	\$0

*(Continued)*

**Scheduled Creditors:** *(Continued)*

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Merchants Credit Guide	Unsecured	\$400.00	NA	NA	\$0	\$0
Mercury Finance Co	Unsecured	\$0	NA	NA	\$0	\$0
Monterey Financial Services	Unsecured	\$0	NA	NA	\$0	\$0
Monterey Financial Services	Unsecured	\$0	NA	NA	\$0	\$0
National Quick Cash	Unsecured	\$800.00	NA	NA	\$0	\$0
NCO Financial Systems	Unsecured	\$53.00	NA	NA	\$0	\$0
NCO Financial Systems	Unsecured	\$67.00	NA	NA	\$0	\$0
NCO Financial Systems	Unsecured	\$53.00	NA	NA	\$0	\$0
NCO Financial Systems	Unsecured	\$67.00	NA	NA	\$0	\$0
Nicor Gas	Unsecured	\$0	NA	NA	\$0	\$0
Nicor Gas	Unsecured	\$0	NA	NA	\$0	\$0
Nicor Gas	Unsecured	\$2,628.00	NA	NA	\$0	\$0
Nicor Gas	Unsecured	\$2,628.00	\$2,628.85	\$2,628.85	\$924.65	\$0
PDL Financial Services	Unsecured	\$2,400.00	NA	NA	\$0	\$0
PDL Financial Services	Unsecured	\$1,500.00	NA	NA	\$0	\$0
Premier Bankcard	Unsecured	\$630.00	\$630.02	\$630.02	\$220.07	\$0
Professional Collection	Unsecured	\$600.00	\$155.99	\$155.99	\$0	\$0
QC Financial Services	Unsecured	\$900.00	\$992.23	\$992.23	\$346.47	\$0
Sir Finance Corporation	Unsecured	\$965.00	\$2,516.00	\$2,516.00	\$878.39	\$0
Sir Finance Corporation	Unsecured	\$960.00	NA	NA	\$0	\$0
West Asset Management	Unsecured	\$399.00	NA	NA	\$0	\$0
West Asset Management	Unsecured	\$399.00	NA	NA	\$0	\$0

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0	\$0	\$0
Mortgage Arrearage	\$0	\$0	\$0
Debt Secured by Vehicle	\$0	\$0	\$900.00
All Other Secured	\$0	\$0	\$0
<b>TOTAL SECURED:</b>	<b>\$0</b>	<b>\$0</b>	<b>\$900.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0	\$0	\$0
Domestic Support Ongoing	\$0	\$0	\$0
All Other Priority	\$0	\$0	\$0
<b>TOTAL PRIORITY:</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$28,750.42</b>	<b>\$10,017.10</b>	<b>\$0</b>

**Disbursements:**

Expenses of Administration	\$3,382.90
Disbursements to Creditors	\$10,917.10
<b>TOTAL DISBURSEMENTS:</b>	<b>\$14,300.00</b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: February 2, 2010

By: /s/ MARILYN O. MARSHALL

Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.